

Table II.F.18 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	58.2%	68.3%	70.7%	69.0%	62.9%	52.9%	69.5%	56.5%
New England:								
Connecticut	56.0%	48.3%	60.2%	64.1%	44.3%	57.8%	59.4%	55.6%
Maine	41.3%	61.1%	61.1%	59.5%	60.5%	23.5%	65.0%	37.2%
Massachusetts	70.7%	66.5%	79.7%	95.0%	78.5%	63.7%	81.3%	69.0%
New Hampshire	56.7%	71.5%	75.1%	73.0%	70.2%	42.6%	72.3%	54.1%
Rhode Island	57.5%	79.8%	50.2%	60.8%	50.2%	51.9%	63.1%	56.7%
Vermont	44.5%	66.6%	42.9%	49.8%	44.0%	40.4%	52.6%	42.5%
Middle Atlantic:								
New Jersey	50.4%	81.1%	59.6%	70.9%	51.0% *	42.8%	61.3%	48.8%
New York	63.4%	79.4%	83.9%	81.0%	69.1%	56.8%	81.5%	61.1%
Pennsylvania	69.2%	69.3%	69.7%	74.3%	83.2%	63.3%	74.0%	68.5%
East North Central:								
Illinois	55.6%	52.9%	62.0%	63.8%	52.5%	54.8%	57.7%	55.3%
Indiana	49.2%	--	59.0%	48.4%	48.4%	49.1%	54.7%	48.7%
Michigan	61.7%	--	48.8%	77.1%	58.0%	62.5%	61.2%	61.8%
Ohio	50.5%	--	51.6%	50.9%	63.4%	45.4%	60.4%	49.2%
Wisconsin	50.0%	28.5% *	76.4%	45.7%	46.7%	51.8%	60.9%	48.8%
West North Central:								
Iowa	52.9%	57.4%	68.6%	62.5%	50.8%	50.1%	65.9%	51.1%
Kansas	51.5%	54.6%	66.8%	57.4%	58.4%	43.5%	59.5%	49.8%
Minnesota	37.4%	28.9% *	31.5% *	21.5%	23.6%	47.8%	30.7%	38.5%
Missouri	58.0%	--	58.5%	65.3%	78.9%	50.8%	53.6%	58.5%
Nebraska	40.3%	24.2% *	52.1%	62.2%	39.4%	36.2%	41.5%	40.1%
North Dakota	46.0%	47.7%	53.5%	40.5%	30.0%	56.7%	48.7%	45.4%
South Dakota	57.7%	73.1%	69.7%	71.8%	45.5%	59.8%	67.3%	55.7%
South Atlantic:								
Delaware	55.5%	--	88.9%	63.9%	62.1%	49.0%	71.7%	53.6%
District of Columbia	67.2%	68.2%	80.2%	74.9%	81.4%	55.3%	74.1%	66.0%
Florida	60.5%	90.0%	77.9%	80.2%	71.4%	51.3%	79.4%	57.7%
Georgia	46.9%	--	85.1%	67.1%	57.2%	37.5%	78.8%	44.1%
Maryland	59.7%	73.0%	86.0%	70.9%	54.7%	55.0%	81.6%	55.4%
North Carolina	47.3%	--	78.3%	33.5%	43.3%	47.5%	68.0%	45.0%
South Carolina	61.6%	--	78.4%	60.7%	74.2%	55.5%	71.4%	60.7%
Virginia	59.4%	53.1%	84.6%	73.9%	47.5%	59.3%	75.9%	57.1%
West Virginia	50.8%	--	67.8%	77.9%	68.5%	40.2%	63.9%	49.5%
East South Central:								
Alabama	67.6%	72.5%	90.4%	92.3%	69.6%	60.1%	89.9%	64.2%
Kentucky	54.3%	63.7%	83.0%	79.8%	55.2%	48.4%	74.8%	52.3%
Mississippi	75.7%	--	84.1%	84.4%	69.6%	76.1%	78.5%	75.3%
Tennessee	52.3%	70.2%	47.9%	55.7%	60.4%	49.2%	58.1%	51.7%
West South Central:								
Arkansas	57.0%	83.2%	80.0%	67.8%	72.6%	46.6%	71.8%	54.2%
Louisiana	64.3%	75.8%	81.5%	75.6%	64.2%	57.3%	78.6%	61.2%
Oklahoma	67.9%	70.9%	67.6%	77.0%	74.0%	62.7%	72.6%	66.9%
Texas	63.7%	88.2%	70.7%	72.6%	71.7%	57.3%	76.5%	61.8%
Mountain:								
Arizona	48.1%	--	85.9%	51.3%	58.9%	43.8%	57.6%	47.0%
Colorado	56.5%	61.7%	70.5%	70.0%	59.2%	50.0%	66.1%	54.9%
Idaho	52.0%	--	56.7%	73.1%	64.9%	44.2%	51.8%	52.1%
Montana	39.6%	40.4% *	32.2% *	33.1%	30.7%	49.8%	38.6%	39.9%
Nevada	59.6%	81.5%	70.4%	63.3%	74.9%	52.2%	71.9%	57.2%
New Mexico	63.1%	--	78.6%	75.5%	86.4%	50.2%	71.6%	61.5%
Utah	51.7%	66.5%	58.1%	67.3%	53.3%	46.9%	67.2%	48.9%
Wyoming	45.2%	32.8% *	49.4%	48.5%	58.3%	38.0%	39.7%	47.1%
Pacific:								
Alaska	45.1%	--	30.9% *	46.7%	50.8%	41.7%	40.5%	45.8%
California	66.2%	78.0%	78.1%	80.7%	81.5%	56.4%	76.7%	64.2%
Hawaii	62.4%	51.8%	71.7%	65.9%	67.9%	60.1%	66.0%	61.4%
Oregon	61.9%	75.7%	80.8%	72.2%	57.2%	58.0%	77.7%	58.9%
Washington	44.3%	49.4%	56.4%	69.2%	45.4%	35.8%	54.6%	42.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

Table II.F.18 Standard errors for pPercent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a specialist physician by firm size and State: United States, 2020

Division and State	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.68%	1.99%	1.68%	1.33%	1.35%	0.99%	1.04%	0.77%
New England:								
Connecticut	3.19%	12.86%	13.87%	7.66%	7.63%	4.13%	6.85%	3.52%
Maine	5.31%	12.88%	11.16%	9.73%	7.38%	5.87%	7.32%	5.77%
Massachusetts	3.58%	15.82%	8.95%	3.27%	8.14%	5.14%	6.10%	4.03%
New Hampshire	3.52%	12.29%	8.69%	7.76%	6.56%	5.35%	6.58%	3.98%
Rhode Island	2.89%	9.10%	12.59%	8.97%	7.66%	3.14%	6.94%	3.16%
Vermont	3.95%	10.69%	9.15%	7.14%	7.47%	7.29%	6.02%	4.75%
Middle Atlantic:								
New Jersey	5.37%	8.54%	11.08%	8.58%	16.08% *	6.01%	6.91%	5.98%
New York	2.51%	5.61%	5.63%	4.42%	5.11%	3.40%	3.09%	2.79%
Pennsylvania	2.62%	9.62%	7.65%	6.16%	4.19%	3.89%	4.58%	2.92%
East North Central:								
Illinois	3.22%	10.04%	7.76%	5.55%	6.19%	4.66%	4.98%	3.60%
Indiana	3.65%	--	12.93%	8.22%	6.96%	5.09%	7.53%	3.96%
Michigan	3.31%	--	9.96%	7.71%	7.17%	4.45%	6.54%	3.66%
Ohio	3.70%	--	12.09%	8.86%	6.01%	5.10%	6.22%	4.05%
Wisconsin	3.96%	12.91% *	8.11%	8.83%	7.77%	5.70%	6.78%	4.34%
West North Central:								
Iowa	3.28%	10.91%	9.12%	7.59%	6.12%	4.99%	5.90%	3.68%
Kansas	3.32%	13.75%	9.02%	7.94%	7.30%	4.53%	6.06%	3.79%
Minnesota	4.23%	11.71% *	10.05% *	5.90%	5.69%	5.89%	5.95%	4.74%
Missouri	3.85%	--	12.69%	8.49%	5.68%	5.43%	7.90%	4.23%
Nebraska	3.28%	10.74% *	11.59%	10.23%	7.46%	4.12%	7.19%	3.62%
North Dakota	3.28%	11.88%	10.57%	7.43%	6.01%	5.18%	6.56%	3.75%
South Dakota	3.60%	9.89%	9.60%	7.50%	5.63%	6.15%	5.96%	4.20%
South Atlantic:								
Delaware	4.10%	--	6.49%	11.64%	7.88%	5.18%	7.32%	4.36%
District of Columbia	3.61%	10.74%	9.94%	9.44%	4.28%	6.56%	6.98%	4.07%
Florida	2.93%	5.57%	11.57%	5.43%	6.06%	4.09%	5.61%	3.26%
Georgia	4.38%	--	7.43%	9.37%	10.93%	5.28%	6.22%	4.68%
Maryland	3.58%	11.03%	9.82%	11.03%	7.72%	4.99%	5.40%	4.11%
North Carolina	4.03%	--	10.17%	9.38%	10.28%	5.07%	8.44%	4.29%
South Carolina	3.76%	--	9.24%	10.78%	6.55%	5.07%	7.53%	4.02%
Virginia	4.42%	13.72%	6.45%	6.55%	8.67%	6.38%	5.17%	5.00%
West Virginia	4.43%	--	11.55%	8.35%	6.74%	5.84%	7.99%	4.78%
East South Central:								
Alabama	4.59%	13.72%	5.96%	3.85%	10.77%	6.69%	3.79%	5.27%
Kentucky	3.39%	9.95%	9.09%	6.94%	7.66%	4.52%	5.77%	3.68%
Mississippi	3.15%	--	8.50%	6.83%	8.75%	4.05%	5.61%	3.58%
Tennessee	4.28%	11.04%	11.12%	9.25%	7.49%	6.03%	6.99%	4.70%
West South Central:								
Arkansas	3.77%	12.48%	9.15%	8.90%	6.11%	5.39%	7.28%	4.23%
Louisiana	3.56%	10.08%	9.12%	7.32%	6.72%	5.46%	5.99%	4.03%
Oklahoma	3.52%	12.38%	10.58%	7.44%	6.72%	5.27%	5.99%	4.06%
Texas	2.42%	4.65%	8.74%	5.42%	4.63%	3.33%	4.21%	2.68%
Mountain:								
Arizona	7.71%	--	7.85%	8.81%	8.12%	10.40%	8.05%	8.40%
Colorado	4.04%	16.84%	10.37%	8.44%	9.94%	5.38%	7.33%	4.52%
Idaho	5.46%	--	11.84%	6.62%	7.70%	8.31%	6.59%	6.45%
Montana	3.39%	14.27% *	10.78% *	8.08%	5.84%	4.78%	6.72%	3.90%
Nevada	3.67%	12.26%	13.34%	10.98%	8.77%	4.84%	7.37%	4.11%
New Mexico	3.69%	--	8.96%	8.00%	4.86%	4.67%	6.33%	4.19%
Utah	4.07%	12.76%	13.14%	9.13%	8.13%	5.53%	7.45%	4.52%
Wyoming	4.61%	10.52% *	11.65%	9.27%	9.91%	7.55%	6.62%	5.78%
Pacific:								
Alaska	5.01%	--	12.62% *	11.51%	7.26%	8.69%	8.25%	5.64%
California	2.61%	5.35%	5.22%	4.52%	4.20%	4.07%	3.36%	3.04%
Hawaii	3.98%	8.56%	8.22%	8.65%	6.67%	6.76%	5.58%	4.85%
Oregon	3.75%	9.63%	7.48%	8.53%	7.69%	5.78%	4.90%	4.37%
Washington	4.15%	12.76%	9.16%	7.29%	7.14%	6.06%	6.11%	4.77%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2020 Medical Expenditure Panel Survey-Insurance Component.

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